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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/077,429	02/15/2002	Philip M. Green	C37780/123357	3592
7590 Allan W Watts ESQ BRYAN CAVE LLP 2 N Central Avenue Suite 2200 Phoenix, AZ 85004			EXAMINER SHAAWAT, MUSSA A	
			ART UNIT 3627	PAPER NUMBER
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		03/09/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

10/077,429

Applicant(s)

GREEN, PHILIP M.

Examiner

Mussa A. Shaawat

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 01/10/2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,2,4-10 and 12-28 is/are pending in the application.
- 4a) Of the above claim(s) 1,2,4-6,10,12-15 and 23-28 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 7-9 and 16-22 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

1. This action is in response to amendment filled on January 10, 2007. Claims 7 and 8 have been amendment. Claims 1-2, 4-6, 10, 12-15 and 23-28 are withdrawn. Claims 3 and 11 have been cancelled. Claims 7-9 and 16-22 are pending examination.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 7-9 and 16-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tawara et al., US Pub. No. (US 2003/0050876) in view of Bent US Patent No. (6,014,640).

Tawara et al. teach a method for accounting for a plurality of transactions for a plurality of accounts using a plurality of accounting rules (See for example Figs. 11-14), the accounts having a cost basis associated therewith; receiving a transaction (See for example 0039, 0041, 0058, 0059) having an event type, transaction classification, and asset classification (see for example 0071, 0041, 0058-0059); determining at least one accounting rule to apply to the transaction (See for example 0033, 0042, 0074); deriving accounting information for the transaction using accounting rules (See for example paragraph 0042); and the derived accounting information being posted using debits and credits to a ledger (for example Figs. 10-14) utilizing a numbering system

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(See for example 0075), similar posting system utilizing numbers (i.e., 1 and 2) to symbolize credits and debits (See for example paragraph 0075, as discussed above).

However, Tawara et al., lacks the specific teaching of the limitation of debiting and crediting a plurality of ledger balances through a matrix multiplication, using a posting matrix containing 0, 1, and -1 .

Bent, teach debiting and crediting a plurality of ledger balances through a matrix multiplication, (see col. 3 lines 5-17, abstract, col.5 line 50-col.6 line 50).

It would have been obvious to one of ordinary skill in the accounting art to utilize the use of matrix multiplication, in view of Bent, in order to easily and efficiently transfer or post balances from a journal to a ledger.

It would have been an obvious to one of ordinary skill in the accounting art to specifically utilize the numerals 0, 1, and -1 , in order to account for debits/credits positively, negatively, or not at all easily and efficiently.

Re claim 9: It is well known in the accounting industry to utilize specific accounting rules based on cost basis.

Re claims 16 and 18: It would have been an obvious design choice to one of ordinary skill in the art to update the accounts as each transaction is received in order to continuously provide the most up-to-date accounting.

Cited References

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

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Lange, US Patent No. (6,321,212) Financial Products having a demand-based, adjustable return, and trading exchange therefore.

Lewis, US Patent No. (6,513,019) Financial consolidation and communication platform.

Berka, US Patent No. (6,275,813) Method and device for posting financial transactions in computerized accounting systems.

Response to Arguments

Applicant's arguments have been considered but are moot in view of the new ground(s) of rejection.

Contact Information


Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mussa A. Shaawat whose telephone number is 571-272-2945. The examiner can normally be reached on Mon-Fri (8am-5:30pm).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Mussa Shaawat
Patent Examiner
February 28, 2007

 3/7/07
F. RYAN ZEENDER
PRIMARY EXAMINER